



PRESS RELEASE

Federal Deposit Insurance Corporation • Each Depositor insured to at least \$250,000

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FDIC Makes Public October Enforcement Actions; No Administrative Hearings Scheduled for December 2010

FOR IMMEDIATE RELEASE

The Federal Deposit Insurance Corporation (FDIC) today released a list of orders of administrative enforcement actions taken against banks and individuals in October. No administrative hearings are scheduled.

The FDIC processed a total of 57 matters in October. These included one cease and desist order; 16 consent orders; eight removal and prohibition orders; two cross guarantee liabilities; 18 civil money penalties; one prompt corrective action; two section 19 orders; and nine orders terminating an order to cease and desist.

Copies of the orders referred to above can be obtained from or inspected at the FDIC's Public Information Center, 3501 Fairfax Drive, Room E-1002, Arlington, VA (telephone 703-562-2200 or 1-877-275-3342). To view individual orders below, click the link for the PDF next to the order. To view all orders online, visit the FDIC's Web page at <http://www.fdic.gov/bank/individual/enforcement/index.html>. A list of orders made public today follows.

PDF Help - Information on downloading and using the PDF reader.

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b) (Cease-and-Desist)

Savoy Bank, New York, NY; FDIC-09-118b; Issued 10/25/10 - PDF

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(b), 12 U.S.C. § 1818(b)



Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. It promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC receives no federal tax dollars — insured financial institutions fund its operations.

FDIC press releases and other information are available on the Internet at www.fdic.gov, by subscription electronically (go to www.fdic.gov/about/subscriptions/index.html) and may also be obtained through the FDIC's Public Information Center (877-275-3342 or 703-562-2200). PR-258-2010

(Consent Orders)

Heritage First Bank, Orange Beach, AL; FDIC-10-636b; Issued 10/22/10 - PDF
Sanibel Captiva Community Bank, Sanibel, FL; FDIC-10-502b; Issued 10/1/10 - PDF
Farmers State Bank, Lumpkin, GA; FDIC-10-407b; Issued 10/26/10 - PDF
Brimfield Bank, Brimfield, IL; FDIC-10-554b; Issued 10/27/10 - PDF
McHenry Savings Bank, McHenry, IL; FDIC-10-739b; Issued 10/29/10 - PDF
Town & Country Bank and Trust Company, Bardstown, KY; FDIC-10-560b; Issued 10/8/10 - PDF
American Founders Bank, Inc., Lexington, KY; FDIC-10-444b; Issued 10/12/10 - PDF
Holbrook Co-operative Bank, Holbrook, MA; FDIC-10-744b; Issued 10/6/10 - PDF
Border State Bank, Greenbush, MN; FDIC-10-640b; Issued 10/27/10 - PDF
West One Bank, Kalispell, MT; FDIC-10-592b; Issued 10/27/10 - PDF
Nantahala Bank & Trust Company, Franklin, NC; FDIC-10-501b; Issued 10/21/10 - PDF
The Delaware County Bank and Trust Company, Lewis Center, OH; FDIC-10-559b; Issued 10/27/10 - PDF
First Capital Bank, Guthrie, OK; FDIC-10-591b; Issued 10/7/10 - PDF
First Century Bank, Tazewell, TN; FDIC-10-653b; Issued 10/18/10 - PDF
D'Hanis State Bank, D'Hanis, TX; FDIC-10-662b; Issued 10/29/10 - PDF
Nixon State Bank, Nixon, TX; FDIC-10-504b; Issued 10/12/10 - PDF

FINAL ORDERS ISSUED PURSUANT TO SECTION 8(e), 12 U.S.C. § 1818(e) (Removal and Prohibition Orders)

Naugatuck Savings Bank, Naugatuck, CT (f/k/a Castle Bank & Trust Company); FDIC-10-595e;
Robert A. Nixon; Issued 10/21/10 - PDF

Farmers State Bank & Trust Company, Church Point, LA; FDIC-10-202e; against Steve J. Broussard; Issued 10/13/10 - PDF

Eastern Bank, Boston, MA; FDIC-10-704e; against Maria C. Faranda; Issued 10/21/10 - PDF

Branch Banking and Trust Company, Winston-Salem, NC; FDIC-10-370e; against Marilyn R. Davis; Issued 10/13/10 - PDF

Citizens Bank of Pennsylvania, Philadelphia, PA; FDIC-10-381e; against Kiesha L. Merrick;
Issued 10/21/10 - PDF

Citizens Bank of Pennsylvania, Philadelphia, PA; FDIC-10-628e; against Erlanda L. Naranjo;
Issued 10/21/10 - PDF

Macon Bank and Trust, Lafayette, TN; FDIC-09-354e; against Jill C. Troutt; Issued 10/13/10 - PDF

Passumpsic Savings Bank, St. Johnsbury, VT; FDIC-10-742e; against Tina M. Desrochers;
Issued 10/21/10 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 5(e), 12 U.S.C. § 1815(e)
(Cross Guarantee Liabilities)**

Southern Arizona Community Bank, Tucson, AZ; FDIC-10-438kk; Order Conditionally Granting Approval For Waiver of Cross Guarantee Liability; Issued 10/26/10 - PDF

Fort Collins Commerce Bank, Fort Collins, CO and Loveland Bank of Commerce, Loveland, CO; and Larimer Bank of Commerce, Fort Collins, CO; FDIC-10-433kk; FDIC-10-434kk; FDIC-10-435kk; Order Conditionally Granting Approval For Waiver of Cross Guarantee Liability; Issued 10/26/10 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 8(i), 12 U.S.C. § 1818(i)
(Civil Money Penalties)**

EvaBank, Eva, AL; FDIC-10-363k; in the amount of \$15,000.00; Issued 10/5/10 - PDF

Valley Bank, Fort Lauderdale, FL; FDIC-10-440k; in the amount of \$22,000.00; Issued 10/1/10 - PDF

Sunshine State Community Bank, Port Orange, FL; FDIC-10-600k; in the amount of \$4,000.00; Issued 10/12/10 - PDF

First Bank of Dalton, Dalton, GA; FDIC-10-683k; in the amount of \$5,500.00; Issued 10/29/10 - PDF

BankOrion, Orion, IL; FDIC-10-503k; in the amount of \$3,950.00; Issued 10/8/10 - PDF
The Farmers and Merchants Bank, Boswell, IN; FDIC-10-664k; in the amount of \$4,000.00; Issued 10/27/10 - PDF

Kentucky Farmers Bank Corporation, Catlettsburg, KY (f/k/a Kentucky-Farmers Bank of Catlettsburg, Kentucky); FDIC-10-527k; in the amount of \$2,650.00; Issued 10/27/10 - PDF

Kalamazoo County State Bank, Schoolcraft, MI; FDIC-10-487k; in the amount of \$2,500.00; Issued 10/27/10 - PDF

New Millennium Bank, New Brunswick, NJ; FDIC-10-712k; in the amount of \$10,045.00; Issued 10/12/10 - PDF

American Heritage Bank, Clovis, NM; FDIC-10-638k; in the amount of \$12,750.00; Issued 10/27/10 - PDF

The Bank of Clovis, Clovis, NM; FDIC-10-652k; in the amount of \$18,825.00; Issued 10/21/10 - PDF

American Community Bank, Glen Cove, NY; FDIC-10-741k; in the amount of \$5,405.00; Issued 10/26/10 - PDF

Mountain 1st Bank & Trust Company, Hendersonville, NC; FDIC-10-257k; in the amount of \$10,395.00; Issued 10/28/10 - PDF

Riverhills Bank, New Richmond, OH; FDIC-10-594k; in the amount of \$2,100.00; Issued 10/19/10 - PDF

United-American Savings Bank, Pittsburgh, PA; FDIC-10-556k; in the amount of \$5,500.00; Issued 10/19/10 - PDF

The First State Bank, Huntsville, TX; FDIC-10-573k; in the amount of \$58,900.00; Issued 10/26/10 - PDF

International Bank of Commerce, Laredo, TX; FDIC-10-572k; in the amount of \$10,000.00; Issued 10/27/10 - PDF

Integrity First Bank, Wausau, WI; FDIC-10-525k; in the amount of \$5,550.00; Issued 10/28/10 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 38, 12 U.S.C. § 1831o
(Prompt Corrective Action)**

First Vietnamese American Bank, Westminster, CA; FDIC-10-691PCAS; Amended Supervisory Prompt Correction Action; Issued 10/13/10 - PDF

**FINAL ORDERS ISSUED PURSUANT TO SECTION 19, 12 U.S.C. § 1829
(Section 19)**

Ashish Aggarwal; FDIC-10-669L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affair of any Insured Depository Institution; Issued 10/5/10 - PDF

Harshvardhan Kanda; FDIC-10-641L; Order Granting Permission to File Application and Approving Application for Consent to Participate in the Affair of any Insured Depository Institution; Issued 10/5/10 - PDF

TERMINATIONS

Orders Terminating Consent Orders and Cease and Desist Orders

Torrey Pines Bank, San Diego, CA; FDIC-09-448b; Order Terminating a Consent Order; Issued 10/20/10 - PDF

Haven Trust Bank Florida, Ponte Vedra Beach, FL; FDIC-09-623b; Order Terminating the Consent Order; Issued 10/13/10 - PDF

First Commerce Community Bank, Douglasville, GA; FDIC-08-339b; Order Terminating the Order to Cease and Desist; Issued 10/1/10 - PDF

Bank of Ellijay, Ellijay, GA; FDIC-09-338b; Order Terminating the Consent Order; Issued 10/1/10 - PDF

The Peoples Bank, Winder, GA; FDIC-09-590k; Order Terminating the Consent Order; Issued 10/4/10 - PDF

American Founders Bank, Inc., Lexington, KY; FDIC-07-026b; Order Terminating Order to Cease and Desist; Issued 10/12/10 - PDF

Westbridge Bank and Trust, Chesterfield, MO; FDIC-09-016b; Order Terminating the Cease and Desist Order; Issued 10/28/10 - PDF

Carolina First Bank, Greenville, SC; FDIC-10-121b; Order Terminating the Consent Order; Issued 10/5/10 - PDF

First Bank, Farmersville, TX; FDIC-09-420b; Order Terminating Order to Cease and Desist; Issued 10/13/10 - PDF
